

### Virtual Branch®: Loan

## What If You Could Accept Loan Applications and Provide Instant Pre-approval Decisions 24/7 Via the Internet?

Virtual Branch: Loan from Fiserv helps you extend your reach and build your loan portfolio with a streamlined process for originating loans via the Internet—improving the process for the credit union and your members.



### Loan Benefits

#### Increases Loan Volume

The system allows both members and non-members to access applications from the credit union website or through Virtual Branch—expanding your loan department's hours of operation and enabling you to increase loan volume by servicing off-hour business requests.

#### Improves Efficiency

Reduces lobby foot traffic, eliminates application re-entry for your staff, and supports automatic downloads of loan applications and credit reports to your lending system queue.

#### Leverages Your Online Channel

Enables you to use your credit union home page or your online banking site to deliver customized loan applications to your member.

#### Saves Time

Applicants can complete loan applications, including automated credit report retrieval, before your loan staff gets involved in the process.

### Improves Member Convenience

Enables members to apply for loans anytime, anywhere via the Internet. Also lets them take advantage of in-branch PCs to apply for a loan within your branch.

### Secure Access 24X7

Loan provides secure anytime, anywhere access to your credit union's loan offerings via the Internet, protecting member data 24x7 through 128-bit encryption and SSL technology.

### Easy to Use and Customizable

Loan lets you create easy-to-use loan applications and customized confirmation messages, with the flexibility to choose a standard loan application or design an application for each loan product using a variety of information and field options. The system supports credit union branding of multiple loan types and permits custom messages throughout the loan application and in confirmation notices. The system even supports the distribution of confirmation messages to applicants automatically when applications have been received. To further streamline your loan process, Loan can coordinate the retrieval of credit bureau reports and apply decisioning and pricing.



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization, and leading the transformation of financial services technology to help our clients change the way financial services are delivered. Visit [www.fiserv.com](http://www.fiserv.com) for a look at what's next, right now.

## **Interfaces With Host Applications and Additional Loan Offerings**

With Loan, you can receive application and decision data at your credit union via the online Loans Monitor System. Minimize data entry and complete your end-to-end lending system with integration to your account processing and loan origination solutions (where available) for member authentication, application pre-fill and automated application transmission.

## **Why Choose Virtual Branch for Credit Unions?**

Core integration. Seamless display. Technology for today and tomorrow. Virtual Branch brings you the most robust e-commerce platform and provides a consistent, memorable end-to-end user experience that goes way beyond home banking.

If your credit union is ready to implement a competitive Internet banking solution, or simply expand and elevate your existing online portfolio, we can deliver Loan and other compelling Web-based features and functions that offer members the most comprehensive service connections to your credit union.

## **Connect With Us**

For more information on solutions from Fiserv, please contact us at 800-872-7882 or visit [www.fiserv.com](http://www.fiserv.com).



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